

Cookie Policy

Effective from 15 October 2026

1. About us

JSC “Neo Georgian Bank” (hereinafter the “Bank”, “we”) uses cookies on the website www.ngbank.ge and its subdomains (hereinafter the “Website”). This Policy explains which cookies we use, for what purpose, for how long, and how you can manage them.

Data controller: JSC “Neo Georgian Bank”, identification code 404785372. A commercial bank licensed by the National Bank of Georgia.

This Policy applies to all visitors of the Website and forms an integral part of the Bank's [Personal Data Processing Policy](#).

2. What is a cookie

A cookie is a small text file that a website stores on your device (computer, tablet, mobile phone) through your browser. It allows the website to “remember” your actions and preferences.

In this Policy the term “cookie” also covers similar technologies, such as the browser’s local storage (localStorage).

Cookies are divided:

- **by duration** - session cookies (deleted when the browser is closed) and persistent cookies (kept for a set period or until you delete them);
- **by source** - first-party cookies (placed by the Bank) and third-party cookies (placed by other services).

3. Legal basis

Data processing by means of cookies is carried out in accordance with the Law of Georgia “On Personal Data Protection”. The Bank also takes into account the principles of the EU General Data Protection Regulation (GDPR).

Category	Legal basis
Strictly necessary	The Bank’s legitimate interest and compliance with legal obligations (website security, fraud prevention, information security requirements)
Functional	Your request - the language cookie is stored only when you choose a language yourself

4. Cookies used on the Website

The Website currently uses only first-party cookies placed by the Bank, which are necessary for the secure operation of the Website or for remembering the language you have chosen. The Website does not use analytics, advertising (marketing) or third-party cookies.

Strictly necessary (always active). Ensure the basic functioning and security of the Website: protection against cross-site request forgery (CSRF) and remembering your choice on the cookie notice. Such cookies do not require consent, as the Website cannot operate securely without them.

Functional. Remember the language you have chosen (Georgian / English). Stored only when you change the language yourself.

The Bank does not collect card data, account numbers, passwords, one-time codes (OTP) or transaction details through cookies and does not share them with third parties.

5. List of cookies

Name	Provider	Category	Purpose	Duration
.AspNetCore.Antiforgery.*	Bank	Strictly necessary	Protection against cross-site request forgery (CSRF)	Session
.AspNetCore.Culture	Bank	Functional	Remembering your language choice (only when you change the language)	1 year
ngb-cookie-consent (browser local storage)	Bank	Strictly necessary	Remembering your choice on the cookie notice	Until deleted from the browser

The Website's hosting infrastructure may use a strictly necessary session cookie for technical purposes (e.g. load balancing), which does not contain your personal data.

6. Third-party cookies and international data transfers

The Website currently does not use third-party cookies and does not transfer data outside Georgia by means of cookies. If the Bank adds analytics, functional or advertising cookies in the future (including from third-party providers), they will be activated only after your prior, voluntary and explicit consent, and this Policy will be updated accordingly.

7. Managing cookies

On your first visit to the Website a cookie notice informs you that the Website uses only essential cookies. Your choice is stored in your browser and the notice will not appear again until you clear your browser data.

You can delete or block cookies in your browser settings (Chrome, Safari, Firefox, Edge). Please note that if you block strictly necessary cookies, some functions of the Website may not work.

8. Retention, security and your rights

Retention: cookies are kept only for the period stated in the list above, or for the period required by law.

Security: the Bank applies organisational and technical measures, including an encrypted connection (HTTPS), the Secure and HttpOnly cookie attributes (where applicable) and access control.

Your rights: under the Law of Georgia "On Personal Data Protection" you have the right to receive information about the processing of your data and to access it, to request the correction, updating or completion of your data, the termination of processing, the deletion or destruction of your data, and to withdraw any consent you have given at any time. Detailed information about your rights and how to exercise them, together with other important information, is set out in the Bank's [Personal Data Processing Policy](#).

The Bank will periodically review this Policy and publish the updated version on the Website.